

United States Bankruptcy Court  
Northern District of Ohio

In re:  
John A. Bringman  
Kimberly J. Bringman  
Debtors

Case No. 13-31346-rls  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: jhuff  
Form ID: 227i

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Apr 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2013.

db/db +John A. Bringman, Kimberly J. Bringman, 2292 Woods Edge Rd., Perrysburg, OH 43551-9061  
tr +Patti Baumgartner-Novak, 3015 Navarre Ave., #203, Oregon, OH 43616-3339  
22229016 +Bank of America, P.O. Box 982235, El Paso, TX 79998-2235  
22229017 +Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6102  
22229018 +Cap One/FRNRW, P.O. Box 30253, Salt Lake City, UT 84130-0253  
22229022 +City of Perrysburg, 201 W. Indiana Ave., Perrysburg, OH 43551-1582  
22229024 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 38 Fountain Square Plz., Cincinnati, OH 45202)  
22229025 +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115  
22229030 +State of Ohio, P.O. Box 530, Columbus, OH 43216-0530  
22229033 +U.S. Dept of Ed., P.O. Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lawofficeofthomasfrenchecf@gmail.com Apr 05 2013 21:56:30 Thomas Gene French,  
Law Office of Thomas French, 3150 N. Republic Blvd., Suite 1, Toledo, OH 43615  
22229015 +EDI: AMEREXPR.COM Apr 05 2013 21:48:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
22229019 +EDI: CAPITALONE.COM Apr 05 2013 21:48:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
22229021 +EDI: CHASE.COM Apr 05 2013 21:48:00 Chase BP, P.O. Box 15298, Wilmington, DE 19850-5298  
22229020 +EDI: CHASE.COM Apr 05 2013 21:48:00 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
22229023 EDI: DISCOVER.COM Apr 05 2013 21:48:00 Discover Financial Services, P.O. Box 15316,  
Wilmington, DE 19850  
22229027 +EDI: RMSC.COM Apr 05 2013 21:48:00 GECRB / Lowes, P.O. Box 965005, Orlando, FL 32896-5005  
22229028 +EDI: IRS.COM Apr 05 2013 21:48:00 IRS, P.O. Box 621505, Atlanta, GA 30362-3005  
22229029 +EDI: CBSKOHLS.COM Apr 05 2013 21:48:00 Kohls/ Cap One, P.O. Box 3115,  
Milwaukee, WI 53201-3115  
22229031 +E-mail/Text: consumerlending@suncfcu.org Apr 05 2013 22:02:34 Sun Federal Credit Union,  
1627 Holland Rd., Maumee, OH 43537-1622  
22229032 +EDI: WTRRNBNK.COM Apr 05 2013 21:48:00 Target National Bank, P.O. Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22229026\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253

(address filed with court: Fifth Third Bank, Fifth Third Center, Cincinnati, OH 45263)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

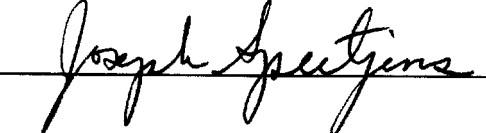
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2013

Signature:



District/off: 0647-3

User: jhuff  
Form ID: 227i

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Apr 05, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2013 at the address(es) listed below:

Patti Baumgartner-Novak pnovak@buckeye-express.com, lisa-trt2@bex.net;OH76@ecfcbis.com  
Thomas Gene French on behalf of Debtor Kimberly J. Bringman lawofficeofthomasfrenchecf@gmail.com  
Thomas Gene French on behalf of Debtor John A. Bringman lawofficeofthomasfrenchecf@gmail.com  
TOTAL: 3

## United States Bankruptcy Court for the Northern District of Ohio

### Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 4, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

#### Case Information

<b>Case Number:</b> 13-31346-rls  <b>Debtor(s):</b> John A. Bringman 2292 Woods Edge Rd. Perrysburg, OH 43551  Kimberly J. Bringman 2292 Woods Edge Rd. Perrysburg, OH 43551  <b>Other names used by the Debtor(s) in the last 8 years:</b> aka Kimberly J Zuch— <b>Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:</b> XXX-XX-6193 XXX-XX-8936	<b>Attorney for Debtor:</b> Thomas Gene French Law Office of Thomas French 3150 N. Republic Blvd. Suite 1 Toledo, OH 43615 Telephone number: (419) 725-9170  <b>Bankruptcy Trustee:</b> Patti Baumgartner-Novak 3015 Navarre Ave. #203 Oregon, OH 43616 Telephone number: (419) 724-2480
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#### Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: May 28, 2013

Time: 09:30 AM

Location: Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

#### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

#### Deadlines

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: July 29, 2013

Deadline to Object to Exemptions: 30 days after the conclusion of the meeting of creditors.

<b>Address of the Bankruptcy Court Clerk's Office:</b> United States Bankruptcy Court 1716 Spielbusch Ave Room 411 Toledo, OH 43604	<b>For the Court:</b> Clerk of the Bankruptcy Court: Kenneth J. Hirz  <b>Date:</b> April 5, 2013
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**Refer to Other Side of this Notice for Important Explanations**

## EXPLANATIONS

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

*Do not include this notice with any proof of claim or other filing you submit to the court.*

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**